

THAT WHICH IS CLAIMED:

1. A system for providing a customer loyalty program, wherein at least one consumer purchases one or more goods or services from at least one partner, and wherein the at least one partner collects transaction information about the at least one consumer's purchase from a point of sale terminal, comprising:

a host in communication with the at least one consumer and the at least one partner, wherein said host maintains a transaction history of said at least one consumer, said transaction history including said transaction information, wherein said host generates partner segments to which said at least one loyalty program partner is assigned, and wherein the host is operable to dynamically generate at least one offer for said at least one consumer based on said transaction history and the partner segment to which said at least one partner is assigned.

2. The system of claim 1, wherein said host is operable to generate an offer based at least in part upon criteria provided to the host from the at least one loyalty program partner.

3. The system of claim 1, wherein said host and said partner are in electrical communication via a communication mechanism selected from the group consisting of the Internet, a public switch telephone network, and a wireless network.

4. The system of claim 1, further comprising a host marketing module, in communication with said host, wherein the host marketing module is operable to present said at least one offer to said at least one consumer.

5. The system of claim 1, wherein said host is operable to generate reports based on said transaction history of said at least one consumer.

6. The system of claim 5, wherein said host is operable to provide said reports to said at least one partner such that criteria received by said host from said at least one partner is at least partially based on said reports, and wherein said criteria is utilized by said host to generate said at least one offer.

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7. The system of claim 1, wherein said host comprises at least one database for storing said transaction history.

8. The system of claim 1, wherein said host comprises at least one automated interface with which said at least one consumer can communicate to view the at least one offer.

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9. The system of claim 1, wherein said host is operable to identify said at least one consumer based on said transaction information provided by said partner.

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10. The system of claim 9, wherein said host is operable to forward identification information identifying said at least one consumer to said at least one partner, wherein said identification information is forwarded to said at least one partner prior to said at least one consumer purchasing goods or services from said partner.

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11. A system, for providing a customer loyalty program, comprising:
at least one consumer;

at least one loyalty program partner, from which the at least one consumer purchases one or more goods or services, wherein the at least one partner collects transaction information about the at least one consumer's purchase from a point of sale terminal;

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a host, in communication with the at least one consumer and the at least one royalty program partner, wherein the host receives the transaction information from the loyalty program partner, wherein the host rewards the consumer for purchasing the one or

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more goods or services, and wherein the reward is based at least in part upon criteria provided to the host from the at least one loyalty program partner.

12. An incentive system, for rewarding consumers for purchasing one or more goods,
5 comprising:

a consumer;

a host, in communication with the at least one consumer; and

- a partner, in communication with the consumer and the host, wherein
the host provides an offer to the consumer, the offer being generated in part by the
10 partner, wherein the offer results in a reward to the consumer from the host when the
consumer purchases one or more goods or services from the partner, and wherein the
reward may be redeemed by the consumer from the host.

13. The system of claim 12, wherein said partner is selected from the group consisting
15 of a retailer, consumer packaged goods company, grocery store, and service provider.

14. A method for rewarding consumers for purchasing one or more goods,
comprising:

- 20 registering a consumer as a member of a reward system;
forwarding identification information corresponding to said consumer to at least
one partner;

- receiving transaction information from said at least one partner, wherein said
transaction information comprises at least a portion of said identification information
corresponding to said consumer, and wherein said transaction information is generated by
25 said at least one partner during a sale transaction with said at least one consumer;

identifying said consumer;

retrieving a profile associated with said consumer, wherein said profile includes a
partner segment to which said consumer is assigned;

dynamically generating an offer to said consumer based at least in part upon said profile and said transaction information; and
making said offer available to said consumer.

5 15. The method of claim 14, further comprising storing a consumer purchase history, wherein said consumer purchase history includes transaction information received from each partner with which said consumer transacts.

16. The method of claim 15, further comprising preparing reports based upon said
10 consumer purchase history, and forwarding said reports to said at least one partner.

17. The method of claim 16, wherein said step of preparing reports comprises preparing reports in real-time in response to partner requests for said reports.

15 18. The method of claim 14, wherein the step of dynamically generating an offer comprises dynamically generating an offer based at least in part upon said partner segment to which said consumer is assigned.

19. The method of claim 18, wherein the step of retrieving a profile associated with
20 said consumer, comprises retrieving a profile including a partner segment defined by said at least one partner.

20. The method of claim 14, wherein the step of receiving transaction information comprises receiving transaction information generated by said at least one partner during
25 a sale transaction with said at least one consumer based upon a membership card or credit card associated with said host.

21. The method of claim 14, wherein the step of registering said consumer comprises registering said consumer via a registration mechanism selected from the group consisting of an Internet web site, telephone and form.

5 22. A system for providing a customer loyalty program, wherein at least one consumer purchases one or more goods or services from at least one partner, and wherein the at least one partner collects transaction information about the at least one consumer's purchase from a point of sale terminal, comprising:

10 a host in communication with the at least one consumer and the at least one partner, wherein said host generates partner segments to which said at least one loyalty program partner is assigned, and wherein the host is operable to dynamically generate at least one offer for said at least one consumer based on the partner segment to which said at least one partner is assigned.

15 23. The system of claim 22, wherein said host is operable to dynamically generate at least one offer for said at least one consumer based on demographic information associated with said at least one consumer.

20 24. The system of claim 22, wherein said host is operable to dynamically generate at least one offer for said at least one consumer based on consumer provided identification information associated with said at least one consumer.

25 25. The system of claim 22, wherein said host is operable to dynamically generate at least one offer for said at least one consumer based on third party information associated with one of said at least one consumer and said at least one partner, and wherein said third party information is provided by a third party in communication with said host.